

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

---

Case No.: 17-27513-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Polk  
809 Walnut Street  
Camden, NJ 08103

Social Security No.:  
xxx-xx-6857

Employer's Tax I.D. No.:

---

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 23, 2023

JAN: eag

Jeanne Naughton  
Clerk

In re:  
Michael Polk  
Debtor

Case No. 17-27513-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 4

Date Rcvd: Mar 23, 2023

Form ID: cscnodsc

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Polk, 809 Walnut Street, Camden, NJ 08103-2522
cr	+ WELLS FARGO BANK, NATIONAL ASSOCIATION, SUCCESSOR, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517086106	+ Brian G. Howell, Esq., PO BOX 679, Hammonton, NJ 08037-0679
517035461	+ Caroline Allen-Polk, 5 Kim Lane, Sicklerville, NJ 08081-2203
517035462	+ Caroline Allen-Polk, c/o Camden County Probation Department, 5 Executive Campus, Ste 200, Route 70, Po Box 8107, Cherry Hill, NJ 08002-0107
517035473	+ The Bank of New York Mellon, c/o Frenkel Lambert Weiss Wisman & Gordo, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
517712932	+ The Bank of New York Mellon as Trustee for Mortgag, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518164789	+ The Bank of New York Mellon, et al, c/o Reverse Mortgage Solutions, Inc., 14405 Walters Road, Suite 200, Houston, TX 77014-1345
517086112	+ The Children's Hospital of Philadelphia, Physician Billing - PB Chop, PO BOX 788017, Philadelphia, PA 19178-8017
517035474	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court., Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
517109083	+ WELLS FARGO BANK, NA, et al, Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517130687	+ WELLS FARGO BANK, NATIONAL ASSOCIATION, Shapiro and DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 23 2023 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 23 2023 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517086104	Email/Text: g20956@att.com	Mar 23 2023 20:41:00	AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
517086105	^ MEBN	Mar 23 2023 20:39:41	AtlantiCare Regional Med Center, c/o Apex Asset Management LLC, 2501 Oregon Pike Suite 102, Lancaster, PA 17601-4890
517035463	+ Email/Text: bankruptcy@consumerportfolio.com	Mar 23 2023 20:41:00	Consumer Portfolio Services, PO BOX 57071, Irvine, CA 92619-7071
517035464	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 23 2023 20:40:00	Credit Acceptance, PO BOX 513, Southfield, MI 48037-0513
517035465	+ Email/Text: ebnnotifications@creditacceptance.com	Mar 23 2023 20:40:00	Credit Acceptance Corp, 25505 W 12 Mile Road, Southfield, MI 48034-8316
517086108	Email/Text: G06041@att.com		

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Mar 23, 2023

Form ID: cscnodsc

Total Noticed: 40

		Mar 23 2023 20:41:00	Direct TV, PO Box 11732, Newark, NJ 07101
517086107	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 23 2023 20:41:00	David's Bridal, PO Box 659707, San Antonio, TX 78265-9707
517035466	+ Email/Text: bankruptcynotices@cbecompanies.com	Mar 23 2023 20:41:00	Directv, c/o CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976
517235413	+ Email/PDF: ebn_ais@aisinfo.com	Mar 23 2023 20:45:05	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517035467	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 23 2023 20:41:00	GM Financial, PO BOX 181145, Arlington, TX 76096-1145
517035468	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 23 2023 20:41:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517108774	+ Email/Text: gbechakas@outlook.com	Mar 23 2023 20:41:00	Intercoastal Financial, LLC, 7954 Transit Rd, #144, Williamsville, NY 14221-4117
517086109	+ Email/Text: EBNBKNOT@ford.com	Mar 23 2023 20:41:00	Kia Financial, PO Box 20825, Fountain Valley, CA 92728-0825
517086110	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 23 2023 20:41:00	Mastercard Bankcard Services, PO Box 4477, Beaverton, OR 97076-4401
517086111	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 23 2023 20:44:55	Navient - Dept of Ed Loan Servicing, PO BOX 740351, Atlanta, GA 30374-0351
517134382	Email/PDF: cbp@onemainfinancial.com	Mar 23 2023 20:45:07	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517035469	+ Email/PDF: cbp@onemainfinancial.com	Mar 23 2023 20:44:55	OneMain, PO BOX 1010, Evansville, IN 47706-1010
517035470	+ Email/PDF: cbp@onemainfinancial.com	Mar 23 2023 20:44:54	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
517035472	+ Email/Text: convergent@ebn.phinsolutions.com	Mar 23 2023 20:41:00	PSE&G, c/o Convergent Outsourcing, 800 SW 39th Street, Renton, WA 98057-4927
517035471	+ Email/Text: caineweiner@ebn.phinsolutions.com	Mar 23 2023 20:41:00	Progressive, c/o Caine & Weiner, PO BOX 5010, Woodland Hills, CA 91365-5010
517611545	+ Email/Text: RASEBN@raslg.com	Mar 23 2023 20:41:00	The Bank Of New York Mellon, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517160922	+ Email/PDF: ebn_ais@aisinfo.com	Mar 23 2023 20:45:10	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517142180	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 23 2023 20:45:10	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
517138232	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 23 2023 20:45:08	Wells Fargo Bank, National Association, Successor, C/O Wells Fargo Bank, N.A., Attention Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, Iowa 50328-0001
517284990	Email/PDF: bncnotices@becket-lee.com	Mar 23 2023 20:45:11	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517284991	Email/PDF: bncnotices@becket-lee.com	Mar 23 2023 20:45:11	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Mar 23, 2023

Form ID: cscnodsc

Total Noticed: 40

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	The Bank of New York Mellon, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
cr	*+	The Bank of New York Mellon, Robertson, Anschutz & Schneid P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
517035460	##+	Bank of New York Mellon, c/o Kristina Murtha, Esq., KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon as Trustee for Mortgage Equity Conversion Asset Trust 2010-1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon As Co-Trustee for Mortgage Equity Conversion Asset Trust 2010-1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2002-2 ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Michael Polk mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Kevin Gordon McDonald	on behalf of Creditor The Bank of New York Mellon as Trustee for Mortgage Equity Conversion Asset Trust 2010-1 kmcDonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin M. Buttery	on behalf of Creditor The Bank of New York Mellon kbuttery@moodklaw.com
Nicholas V. Rogers	on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO WELLS FARGO BANK, MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REPERFORMING LOAN REMIC TRUST CERTIFICATES, SERIES 2002-2 nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Mar 23, 2023

Form ID: cscnodsc

Total Noticed: 40

TOTAL: 11